

**In the Specification:**

Change the second complete paragraph on page 10 to read as follows:

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C1 Referring to Figs. 11 and 12, an insulative material 50 is formed over trench isolation material 28/46 and over conductive material 40/42. Exemplary materials for layer 50 include undoped and doped oxides, for example borophosphosilicate glass, phosphosilicate glass, and other doped and undoped silicon dioxides. Further at this point in the process, gate lines 36 have been fabricated prior to deposition of layer 50, and layers 24 and 22 have been removed. Contact openings 52 are etched into insulative material 46 and 50 to bridge over and between active area substrate material 34 and conductive material 40/42 within line trench 30.

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